

**Information to identify the case:**

Debtor 1	<b>Thomas D. Walsh</b>	Social Security number or ITIN	xxx-xx-4473
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	<b>12-33817-MBK</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas D. Walsh

1/9/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Thomas D. Walsh  
 Debtor

Case No. 12-33817-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

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 Total Noticed: 41

Date Rcvd: Jan 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2018.

db +Thomas D. Walsh, 16A Park Avenue, Hazlet, NJ 07730-1318  
 aty +Dean R. Prober, Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100,  
 Woodland Hills, CA 91364-6207  
 cr +Ditech Financial LLC, Robertson, Anschutz, & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 513392329 ++AMERICAN FINCO FINANCIAL SERVICES, 9595 SIX PINES DRIVE, SUITE 8210,  
 THE WOODLANDS TX 77380-1642  
 (address filed with court: American Finco Financi, 425 Martingale Rd,  
 Schaumburg, IL 60173)  
 513392333 +Central Loan, 425 Phillips Blvd., Ewing, NJ 08618-1430  
 513392336 +Chase Auto, Po Box 15298, Wilmington, DE 19850-5298  
 513392341 Elan Financial Service, Cb Disputes, Saint Louis, MO 63166  
 513392340 +Etrade, 2730 Liberty Av, Pittsburgh, PA 15222-4704  
 513392343 +Gmac Mortgage, P.O. Box 4622, Waterloo, IA 50704-4622  
 513392344 +Hilton Grand Vacation Club, 6355 Metrowest Boulevard, Suite 180, Orlando, FL 32835-6203  
 513472123 +Hilton Resorts Corporation, 6355 Metrowest Blvd., Suite 180, Orlando, FL 32835-7606  
 513448748 +JP Morgan Chase Bank N.A., Chase Auto Finance, 201 N. Central Ave, AZ1-1191,  
 Phoenix, AZ 85004-1071  
 513628600 +Specialized Loan Servicing, LLC, Attention Bankruptcy Department,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517262598 +THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC,  
 1600 South Douglass Road, Anaheim, CA 92806-5948  
 517262599 +THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC,  
 1600 South Douglass Road, Anaheim, CA 92806, THE BANK OF NEW YORK MELLON, et al,  
 c/o Carrington Mortgage Services, LLC 92806-5948  
 513392351 +United Teletech Fin Fc, P O Box 8727, Red Bank, NJ 07701-8727

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 09 2018 23:11:47 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 09 2018 23:11:44 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513425868 EDI: HNDA.COM Jan 09 2018 22:33:00 American Honda Finance Corporation,  
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 513392328 +EDI: HNDA.COM Jan 09 2018 22:33:00 Am Honda Fin, 200 Continental Dr Ste,  
 Newark, DE 19713-4334  
 513509560 EDI: AIS.COM Jan 09 2018 22:33:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 513392330 +EDI: BANKAMER.COM Jan 09 2018 22:33:00 Bank Of America, N.a., 450 American St,  
 Simi Valley, CA 93065-6285  
 513392331 EDI: BANKAMER.COM Jan 09 2018 22:33:00 Bk Of Amer, 4060 Ogletown/stanton Rd,  
 Newark, DE 19713  
 513392332 EDI: CAPITALONE.COM Jan 09 2018 22:33:00 Cap One, Po Box 85520, Richmond, VA 23285  
 513392334 +EDI: CHASE.COM Jan 09 2018 22:33:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 513392335 +EDI: CAUT.COM Jan 09 2018 22:33:00 Chase Auto, Po Box 901076, Ft Worth, TX 76101-2076  
 513392337 +EDI: CITICORP.COM Jan 09 2018 22:33:00 Citi, Pob 6241, Sioux Falls, SD 57117-6241  
 513392338 +EDI: CIAC.COM Jan 09 2018 22:33:00 Citimortgage Inc, Po Box 9438,dept 0251,  
 Gaithersburg, MD 20898-9438  
 513392339 +EDI: DISCOVER.COM Jan 09 2018 22:33:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 515934637 +E-mail/Text: bankruptcy.bnc@ditech.com Jan 09 2018 23:11:30 Ditech Financial LLC,  
 BOX 0049, Palatine, IL 60055-0001  
 513392342 +EDI: RMSC.COM Jan 09 2018 22:33:00 Gecrib/care Credit, C/o P.O. Box 965036,  
 Orlando, FL 32896-0001  
 514424742 +E-mail/Text: bankruptcy.bnc@ditech.com Jan 09 2018 23:11:30 Green Tree Servicing, LLC,  
 PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049  
 513392345 +EDI: HFC.COM Jan 09 2018 22:33:00 Hsbc/mscpi, Po Box 3425, Buffalo, NY 14240-3425  
 513392346 +EDI: NAVIENTFKASMSERV.COM Jan 09 2018 22:33:00 Sallie Mae, Po Box 9500,  
 Wilkes-barre, PA 18773-9500  
 513392348 +EDI: SEARS.COM Jan 09 2018 22:33:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 513392347 +EDI: SEARS.COM Jan 09 2018 22:33:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 513626439 EDI: TDBANKNORTH.COM Jan 09 2018 22:33:00 TD Bank N.A., Attn: Bankruptcy Dept.,  
 ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547  
 513392349 EDI: TDBANKNORTH.COM Jan 09 2018 22:33:00 Td Bank N.a., PO Box 219, Lewiston, ME 04243  
 513392350 +EDI: CITICORP.COM Jan 09 2018 22:33:00 Thd/cbna, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 513392352 +EDI: VERIZONEAST.COM Jan 09 2018 22:33:00 Verizon New Jersey Inc, 500 Technology Dr,  
 Weldon Spring, MO 63304-2225  
 513392353 +EDI: WFFC.COM Jan 09 2018 22:33:00 Wells Fargo Bank Nv Na, Po Box 31557,  
 Billings, MT 59107-1557

TOTAL: 25

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 41

Date Rcvd: Jan 09, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514424743 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049,  
Telephone number: 888-298-7785, Green Tree Servicing, LLC, PO BOX 0049

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES  
2006-23. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Miriam Rosenblatt on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com,  
mrosenblatt@rasflaw.com

Robert C. Nisenson on behalf of Debtor Thomas D. Walsh rnisenson@aol.com,  
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonlaw@gmail.com;nisensonrr70983@notify.best  
case.com

TOTAL: 4